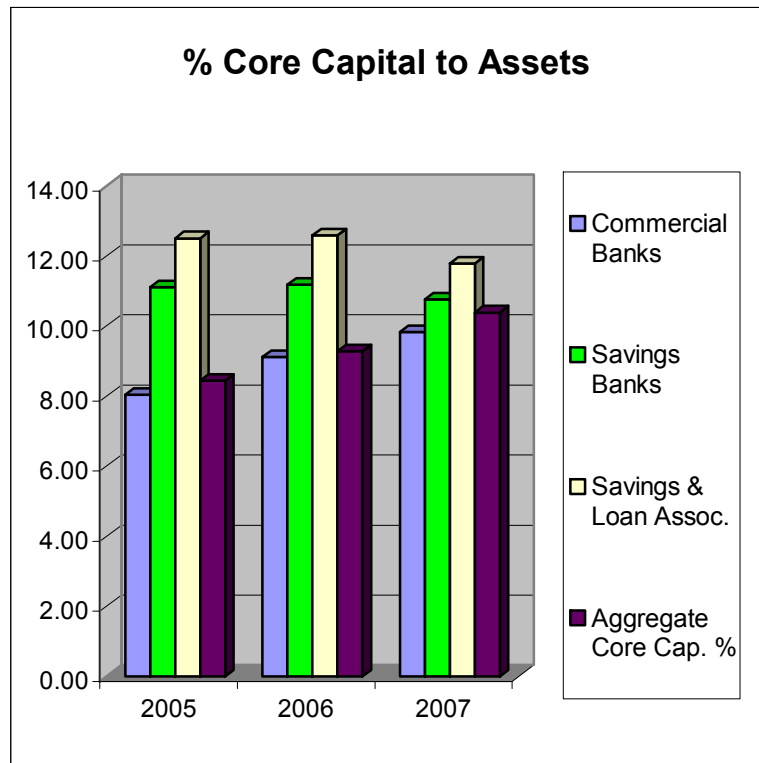


Core Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	Core Capital Ratio
	<i>Percent</i>
2007	
Commercial Banks	9.84
Savings Banks	10.77
Savings & Loan Assoc.	11.79
Aggregate Core Cap. %	10.39
2006	
Commercial Banks	9.12
Savings Banks	11.18
Savings & Loan Assoc.	12.59
Aggregate Core Cap. %	9.28
2005	
Commercial Banks	8.04
Savings Banks	11.11
Savings & Loan Assoc.	12.51
Aggregate Core Cap. %	8.45



Risk Adjusted Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	RiskAdj. Capital Ratio
	<i>Percent</i>
2007	
Commercial Banks	14.62
Savings Banks	18.99
Savings & Loan Assoc.	21.88
Aggregate Risk-Adj.Cap. %	16.81
2006	
Commercial Banks	13.89
Savings Banks	20.72
Savings & Loan Assoc.	26.36
Aggregate Risk-Adj.Cap. %	17.22
2005	
Commercial Banks	14.39
Savings Banks	22.31
Savings & Loan Assoc.	27.09
Aggregate Risk-Adj.Cap. %	17.01

